

PROGRAM BENEFICIARY ANALYSIS – FY 05 THROUGH FY 06

A Report on THDA Grant Program Beneficiaries

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Summary of All Program Beneficiaries

This report has been prepared by the Research, Planning & Technical Services division to illustrate information relating to beneficiaries for the previous two years of the HOME, ADDI, and Rural Housing Repair programs. There are also maps included showing unit and funding amounts for the CITC and BUILD programs that are in various stages of completion. This differs from years past in that it is no longer a five year cumulative report solely on HOME beneficiaries. All mapping assistance was provided by Rina Sutphin, GIS Technician II.

This report is broken down into four sections and will provide descriptive information on the 1,769 households that received assistance in Fiscal Years 2005 and 2006. Please bear in mind that this does not include CITC and BUILD beneficiaries as no projects were complete as of June 30, 2006. All 95 counties in Tennessee, with the exception of Moore, have had beneficiaries during the time period specified. Some patterns evident from the cumulative data will be discussed briefly.

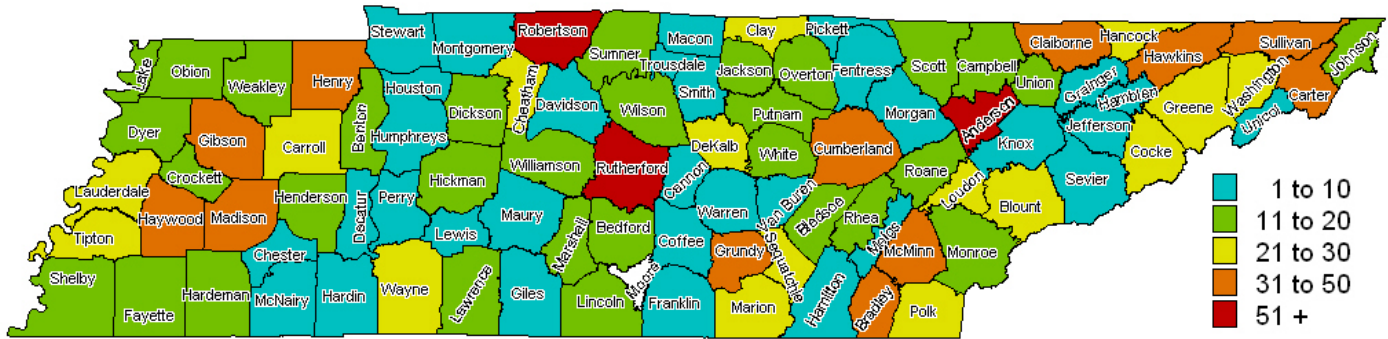
Location

Fifty-nine percent of the households in this analysis are located in rural areas while 41% are in urban. East Tennessee has the largest proportion of beneficiaries (41%), followed by Middle (37%), and finally West Tennessee (22%). Rutherford County has the largest number of beneficiaries with 135, followed by Anderson (89), and Robertson (67).

All Program Households by Location FY 2005 & FY 2006

Region	Number of Households	Percent of Total
East	729	41%
Middle	650	37%
West	390	22%
Total	1,769	100%

Distribution of All Program Beneficiaries by County – FY 2005 & 2006



Income Level

Sixty-three percent of the households in this analysis are categorized as having a “very low” income level. This means that their annual income is 50% or less of the median annual income for their county. Thirty-six percent of the households in this analysis have incomes of less than 80% of their county’s AMI and would be categorized as having a “low” income level. The remaining 1% are vacant units.

Income Level for All Program Beneficiaries by Grand Division FY 2005 & FY 2006

% of Median	East	Middle	West	Total	Percent of Total
Very Low	449	397	277	1,123	63%
Low	280	253	111	644	36%
Vacant	0	0	2	2	1%
Total	729	650	390	1,769	101%

Racial/Ethnic Characteristics

Seventy-seven percent of the households represented in this analysis have a head of household who is white. Twenty-two percent of the households represented have a head of household who is African-American. The remaining 2% is made up of other minority groups, such as Asian or American Indian, or those beneficiaries listed as Other/ Multi-Racial. 1% of the total households represented are specifically listed as being of Hispanic origin.

**Racial/ Ethnic Characteristics of Households Served for All Program Beneficiaries
FY 2005 & FY 2006**

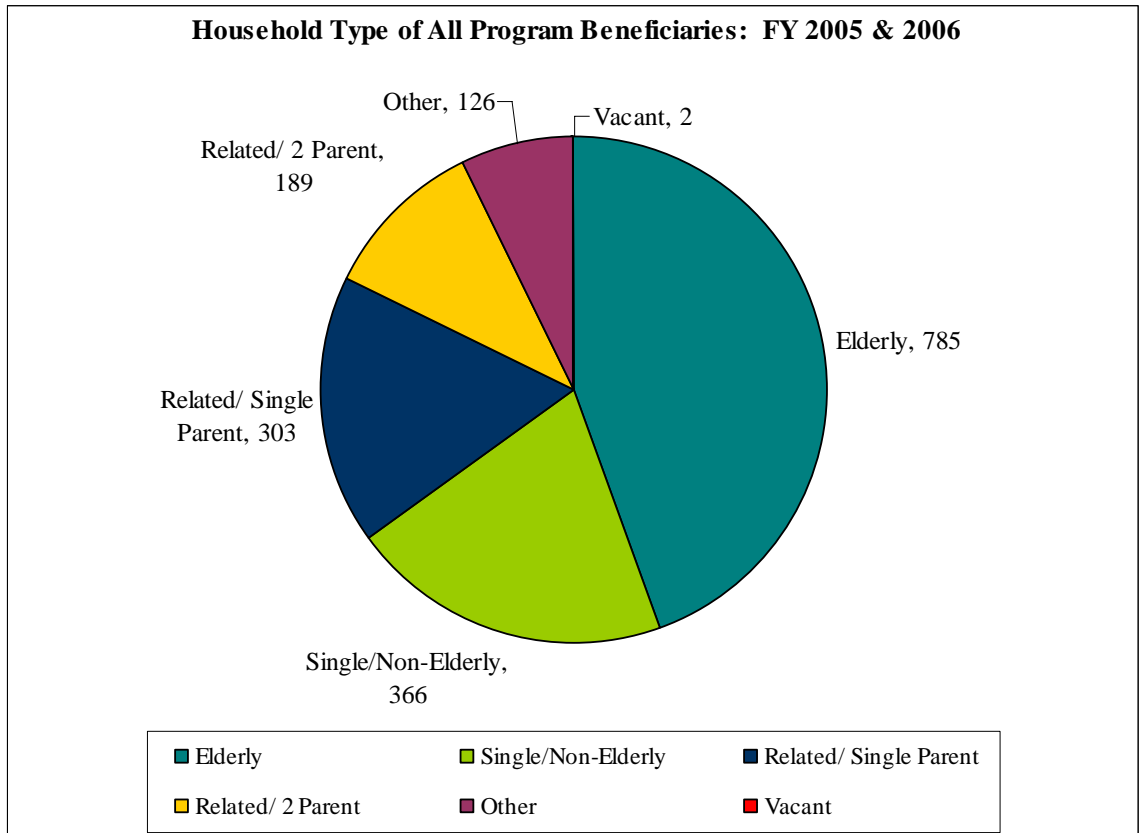
Race	East	Middle	West	Total	% of Total
White Non-Hispanic	676	509	170	1,355	76.60%
Black Non-Hispanic	47	136	214	397	22.44%
Asian	2	3	3	8	0.45%
American Indian/ Alaska Native	0	2	0	2	0.11%
Native Hawaiian/ Pacific Islander	1	0	0	1	0.06%
American Indian/ Alaska Native & White	1	0	0	1	0.06%
Other Multi Racial	2	0	1	3	0.17%
Vacant	0	0	2	2	0.11%
TOTAL	729	650	390	1,769	100.00%
Hispanic	12	9	5	26	1.47%

**Income Groups by Racial/ Ethnic Characteristics of All Program Households Served
FY 2005 & FY 2006**

Race	Very Low	Low	Vacant	Total	% of Total
White Non-Hispanic	854	501	0	1,355	76.60%
Black Non-Hispanic	263	134	0	397	22.44%
Asian	3	5	0	8	0.45%
Am. Indian/ Alaska Native	2	0	0	2	0.11%
Nat. Hawaiian/ Pacific Islander	0	1	0	1	0.06%
Am. Indian/ Alaska Native & White	0	1	0	1	0.06%
Other Multi Racial	1	2	0	3	0.17%
Vacant	0	0	2	2	0.11%
TOTAL	1,123	644	2	1,769	100.00%
Hispanic	16	10	0	26	1.47%

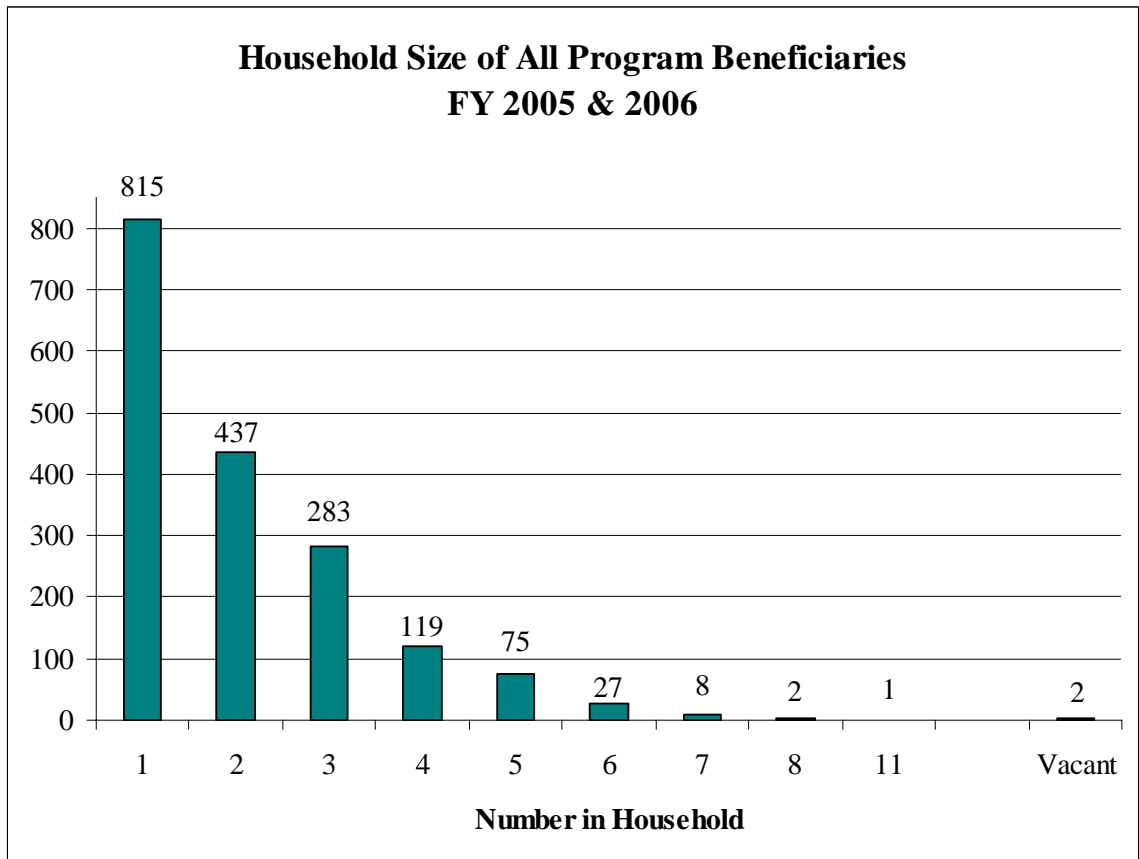
Household Type

The household type with the largest number of beneficiaries during the period is elderly (44%). The household type with the second highest number of beneficiaries represented is single/ non-elderly (21%) followed by single parent (17%).



Household Size

Forty-six percent of households in this analysis are 1-person. The second most frequent household size is 2-person (25%).



HOME Program

HOME Program Beneficiary Analysis Fiscal Years 2005-2006

This section provides descriptive information on households receiving HOME assistance during the Fiscal Years 2005 and 2006. For the purposes of this report, a household is considered a HOME beneficiary when the project is complete. This analysis reports on beneficiaries whose projects were completed between July 1, 2004 and June 30, 2006. Date of project completion determines which beneficiaries are included in this report, rather than grant year the project was funded. The grant years represented in this report are 1998 to 2005, meaning that funding for the projects came from grants awarded in these years. The beneficiary data presented here is contained in HUD's IDIS system based on data submitted by THDA.

This analysis reports on 1,028 households, 612 in FY 2005 and 416 in FY 2006, who received HOME assistance. Eighty-nine counties in Tennessee have had beneficiaries during this time period. When divided by Grand Division, East Tennessee has the largest proportion of beneficiaries (41%), followed by Middle Tennessee (36%), and finally West Tennessee (23%). Some patterns evident from the data will be discussed briefly.

Location

Sixty percent of the households in this analysis are located in rural areas, 40% are located in urban. However, the method of distribution changed in 2003 and is no longer based on urban and rural characteristics. In addition to the CHDO and Special Needs set-asides, the HOME program now allocates funding by groups of counties on a regional basis which corresponds to the existing nine development districts across the state. The allocations are based upon the regional distribution of low-income households outside the local participating jurisdictions. This information is being shown in both the urban/rural distribution and regional distribution so it can be easily compared to the other programs in the report. The Special Needs and CHDO beneficiaries have been included in the regional totals, however there were two reported Special Needs beneficiaries in FY 2005, both in West Tennessee and six in FY 2006 (five in West Tennessee, one in East Tennessee). The region with the largest number of beneficiaries during the period is East Tennessee (18%). The second largest is the Greater Nashville region (17%). On a county level, Robertson has the largest number of beneficiaries in FY 2005 with 59. This is significantly more than leader in FY 2006 which is Henry County with 26.

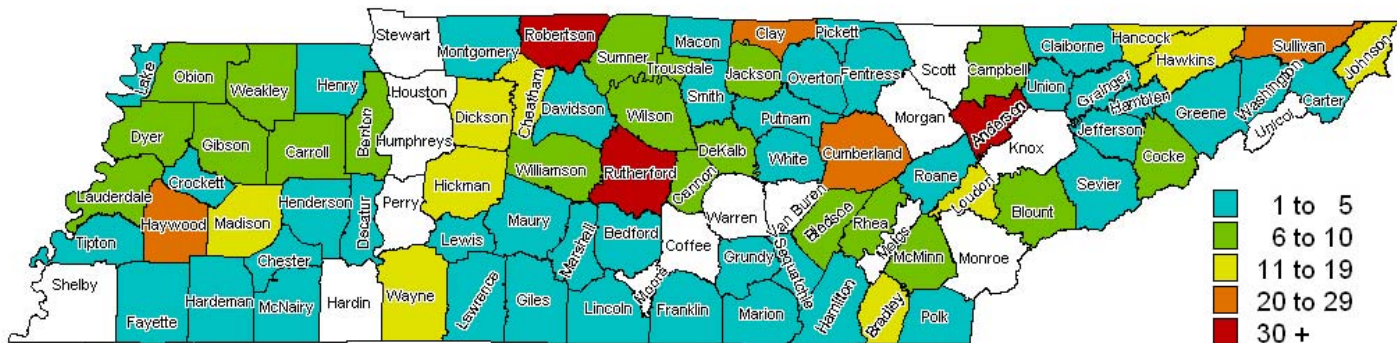
HOME Program Households by Location FY 2005 & FY 2006

Location	2005	2006	Total	% of Total
Rural	341	278	619	60%
Urban	271	138	409	40%
Total	612	416	1,028	100%

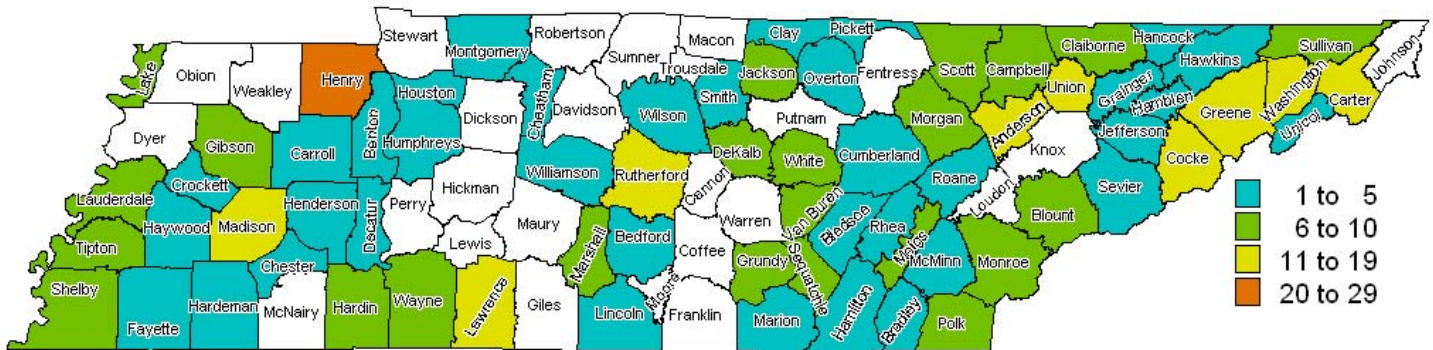
HOME Program Households by Location FY 2005 & FY 2006

Location		2005	2006	Total	% of Total
East	East Tennessee	85	102	187	18%
	First Tennessee	74	55	129	13%
	Southeast Tennessee	52	47	99	10%
Middle	Greater Nashville	147	31	178	17%
	South Central	49	33	82	8%
	Upper Cumberland	78	41	119	12%
West	Memphis Area	13	23	36	4%
	Northwest Tennessee	59	54	113	11%
	Southwest Tennessee	55	30	85	8%
Total		612	416	1,028	100%

Distribution of HOME Program Beneficiaries by County – FY 2005



Distribution of HOME Program Beneficiaries by County – FY 2006



Income Level

Sixty-one percent of the households in this analysis are categorized as having a “very low” income level. This means that their annual income is 50% or less of the median annual income for their county. Thirty-eight percent of the households in this analysis are categorized as having a “low” income level, meaning that their annual income is between 50% and 80% of the median annual income for their county. The units for the less than 1% remaining were reported as being vacant. This distribution is consistent with what we have found in previous years.

Income Level for HOME Beneficiaries by Grand Division FY 2005 & FY 2006

% of Median	East		Middle		West		Total			Percent of Total
	2005	2006	2005	2006	2005	2006	2005	2006	Grand	
Very Low	139	116	169	75	69	64	377	255	632	61.48%
Low	96	72	77	46	62	41	235	159	394	38.33%
Vacant	0	0	0	0	0	2	0	2	2	0.19%
Total	235	188	246	121	131	107	612	416	1,028	100.00%

Racial/Ethnic Characteristics

Seventy-eight percent of the households represented in this analysis have a head of household who is white. Twenty-one percent of the households represented have a head of household who is African-American. The remaining 1% is made up of other minority groups, including Asian, American Indian, and those identified as Other/ Multi Racial. Less than one percent are classified as Hispanic.

Racial/ Ethnic Characteristics of HOME Households Served FY 2005 & FY 2006

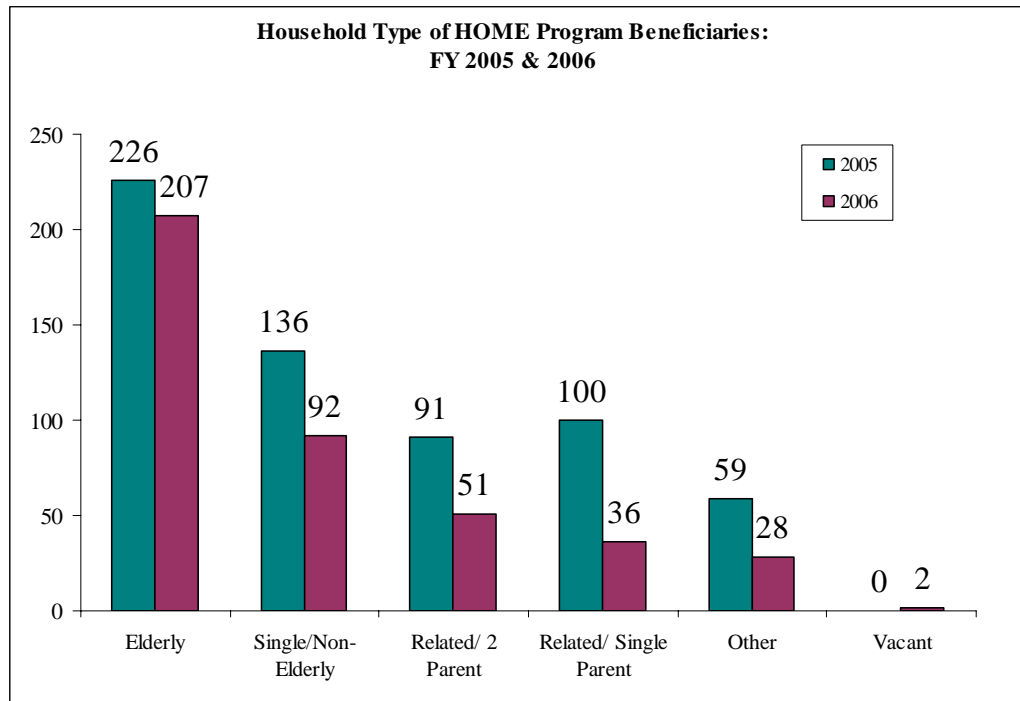
Race	East		Middle		West		Total			% of Total
	2005	2006	2005	2006	2005	2006	2005	2006	Grand	
White Non-Hispanic	206	177	182	98	77	64	465	339	804	78.21%
Black Non-Hispanic	26	10	62	23	54	41	142	74	216	21.01%
Asian	1	0	0	0	0	0	1	0	1	0.10%
Am. Indian/ Alaska Native	0	0	2	0	0	0	2	0	2	0.19%
Nat. Hawaiian/ Pacific Islander	1	0	0	0	0	0	1	0	1	0.10%
Am. Indian/ Alaska Native & White	0	1	0	0	0	0	0	1	1	0.10%
Other Multi Racial	1	0	0	0	0	0	1	0	1	0.10%
Vacant	0	0	0	0	0	2	0	2	2	0.19%
TOTAL	235	188	246	121	131	107	612	416	1,028	100.00%
Hispanic	1	0	3	0	0	1	4	1	5	0.49%

**Income Groups by Racial/ Ethnic Characteristics of HOME Households Served
FY 2005 & FY 2006**

Race	Very Low		Low		Vacant		Total			% of Total
	2005	2006	2005	2006	2005	2006	2005	2006	Grand	
White Non-Hispanic	298	211	167	128	0	0	465	339	804	78.21%
Black Non-Hispanic	77	44	65	30	0	0	142	74	216	21.01%
Asian	0	0	1	0	0	0	1	0	1	0.10%
Am. Indian/ Alaska Native	2	0	0	0	0	0	2	0	2	0.19%
Nat. Hawaiian/ Pacific Islander	0	0	1	0	0	0	1	0	1	0.10%
Am. Indian/ Alaska Native & White	0	0	0	1	0	0	0	1	1	0.10%
Other Multi Racial	0	0	1	0	0	0	1	0	1	0.10%
Vacant	0	0	0	0	0	2	0	2	2	0.19%
TOTAL	377	255	235	159	0	2	612	416	1,028	100.00%
Hispanic	2	0	2	1	0	0	4	1	5	0.49%

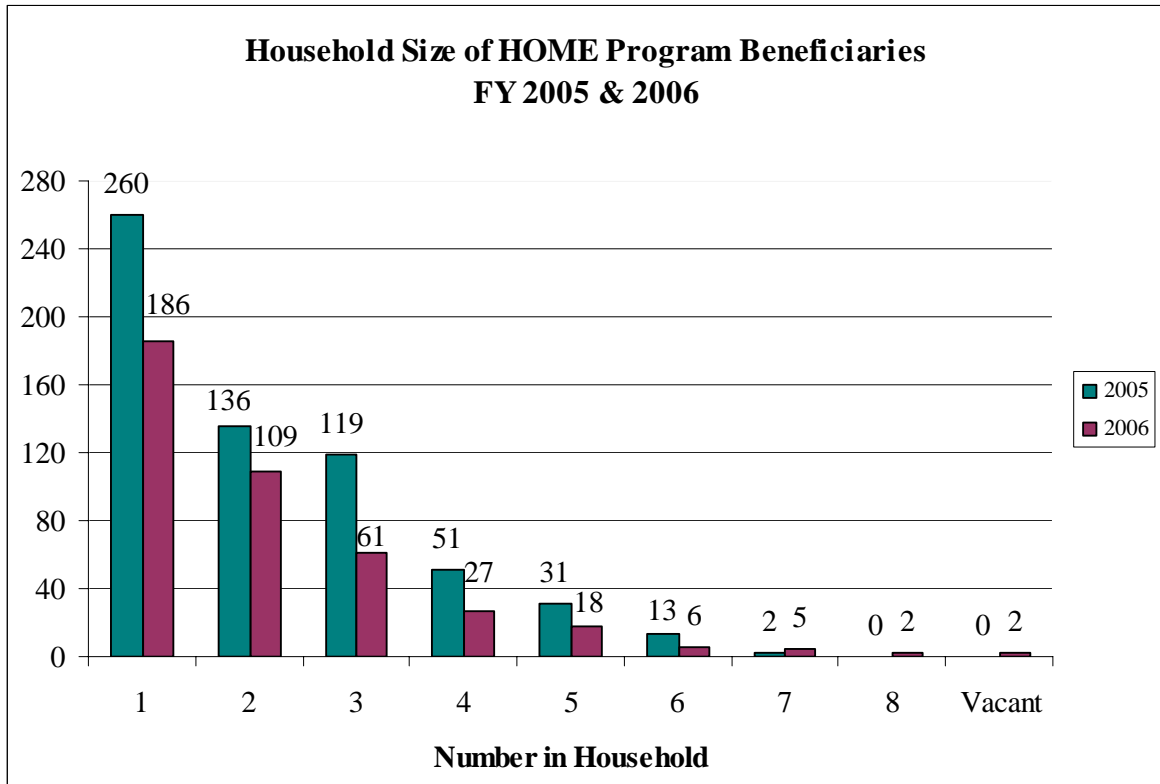
Household Type

The household type with the largest number of beneficiaries during the period is elderly households (42%). The household type with the second highest number of beneficiaries represented is single/non-elderly households (22%).



Household Size

Forty-three percent of households in this analysis are 1-person households. The second most frequent household size is 2-person households (24%).



ADDI Program

ADDI Program Beneficiary Analysis Fiscal Years 2005 & 2006

THDA's American Dream Downpayment Initiative (ADDI) provides downpayment and closing cost assistance to low-income, first-time homebuyers. Working through Partner Agencies, THDA ADDI funds are made available to eligible applicants outside of the local participating jurisdictions (PJs) of Memphis, Knoxville, Chattanooga, Shelby County, Knox County, Nashville-Davidson County, and the Northeast Consortium of Bristol, Johnson City, Bluff City, Kingsport, and Sullivan and Washington Counties, excluding the City of Jonesborough¹. These jurisdictions receive their own ADDI funds directly from HUD. The goal of ADDI is to increase homeownership rates, especially among lower income and underserved populations, and to revitalize and stabilize communities.

This report provides descriptive information on the 344 households that received ADDI assistance in Fiscal Years 2005 and 2006. The 156 homebuyers who purchased their homes in FY 2005 each received \$10,000 in ADDI assistance under the 2004 program. The 188 homebuyers who purchased their home in FY 2006 each received \$5,000 in ADDI assistance. Fifty-three counties in Tennessee have had beneficiaries during the time period specified. Some patterns evident from the data will be discussed briefly.

Location

Seventy percent of the households in this analysis are located in urban areas while 30% are located in rural areas. East Tennessee has the largest proportion of beneficiaries (53%), followed by Middle Tennessee (40%), and finally West Tennessee (6%). Rutherford County has the largest number of beneficiaries in both FY 2005 and 2006, 29 and 54 respectively, claiming 24% of the total allocations. Anderson County has the second largest number of beneficiaries in both FY 2005 and FY 2006, 16 and 23 respectively, claiming 11% of the total allocations.

ADDI Program Households by Location FY 2005 & FY 2006

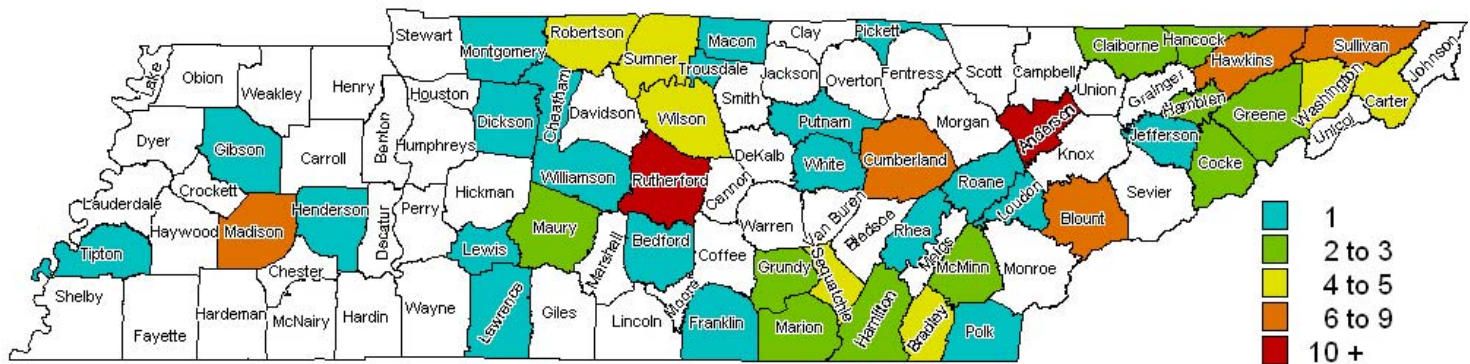
Location	2005	2006	Total	% of Total
Rural	46	58	104	30%
Urban	110	130	240	70%
Total	156	188	344	100%

¹ Sullivan and Washington Counties did not become members of the Northeast Consortium until 2005. Homebuyers in these counties were eligible for 2004 THDA ADDI funds. THDA also granted an exception to Foothills CDC to assist an individual purchase a unit in Knox County. The Knox County ADDI funds were expended and the homebuyer had an income below 60% of area median and would not have been able to purchase the home without ADDI assistance.

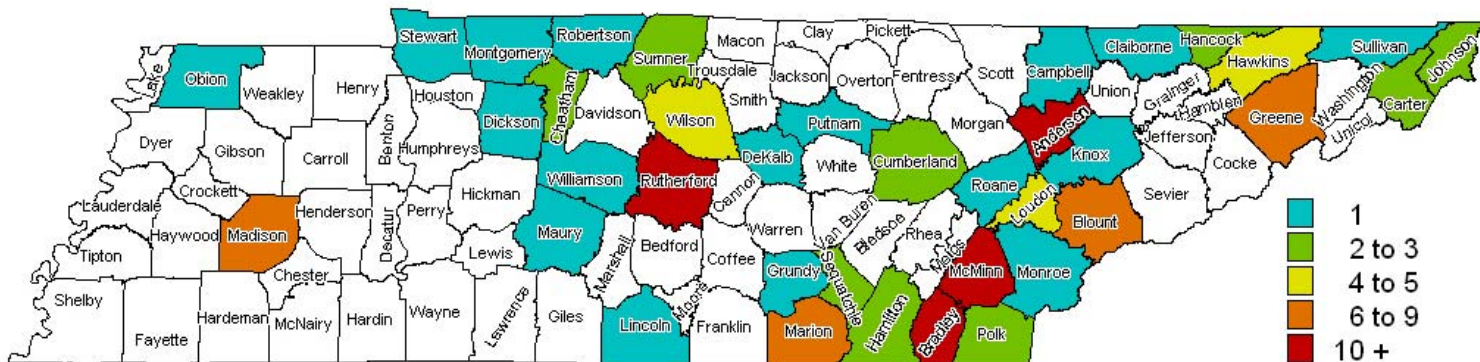
**ADDI Program Households by Location
FY 2005 & FY 2006**

Location	2005	2006	Total	% of Total
East	81	102	183	53%
Middle	63	76	139	40%
West	12	10	22	6%
Total	156	188	344	100%

Distribution of ADDI Program Beneficiaries by County – FY 2005



Distribution of ADDI Program Beneficiaries by County – FY 2006



Income Level

Twenty-seven percent of the households in this analysis are categorized as having a “very low” income level. This means that their annual income is 50% or less of the median annual income for their county. Seventy-three percent of the households in this analysis have incomes between 51% and 80% of the area median income and are categorized as having a “low” income level.

Income Level for ADDI Beneficiaries by Grand Division FY 2005 & FY 2006

% of Median	East		Middle		West		Total			Percent of Total
	2005	2006	2005	2006	2005	2006	2005	2006	Grand	
Very Low	26	38	17	6	5	2	48	46	94	27%
Low	55	64	46	70	7	8	108	142	250	73%
Total	81	102	63	76	12	10	156	188	344	100%

Racial/Ethnic Characteristics

Eighty-four percent of the households represented in this analysis have a head of household who is white. Nearly fourteen percent of the households represented have a head of household who is African-American. The remaining 2% is made up of other minority groups, including Asians, American Indians, and those beneficiaries listed as multi-racial.

Racial/ Ethnic Characteristics of ADDI Households Served FY 2005 & FY 2006

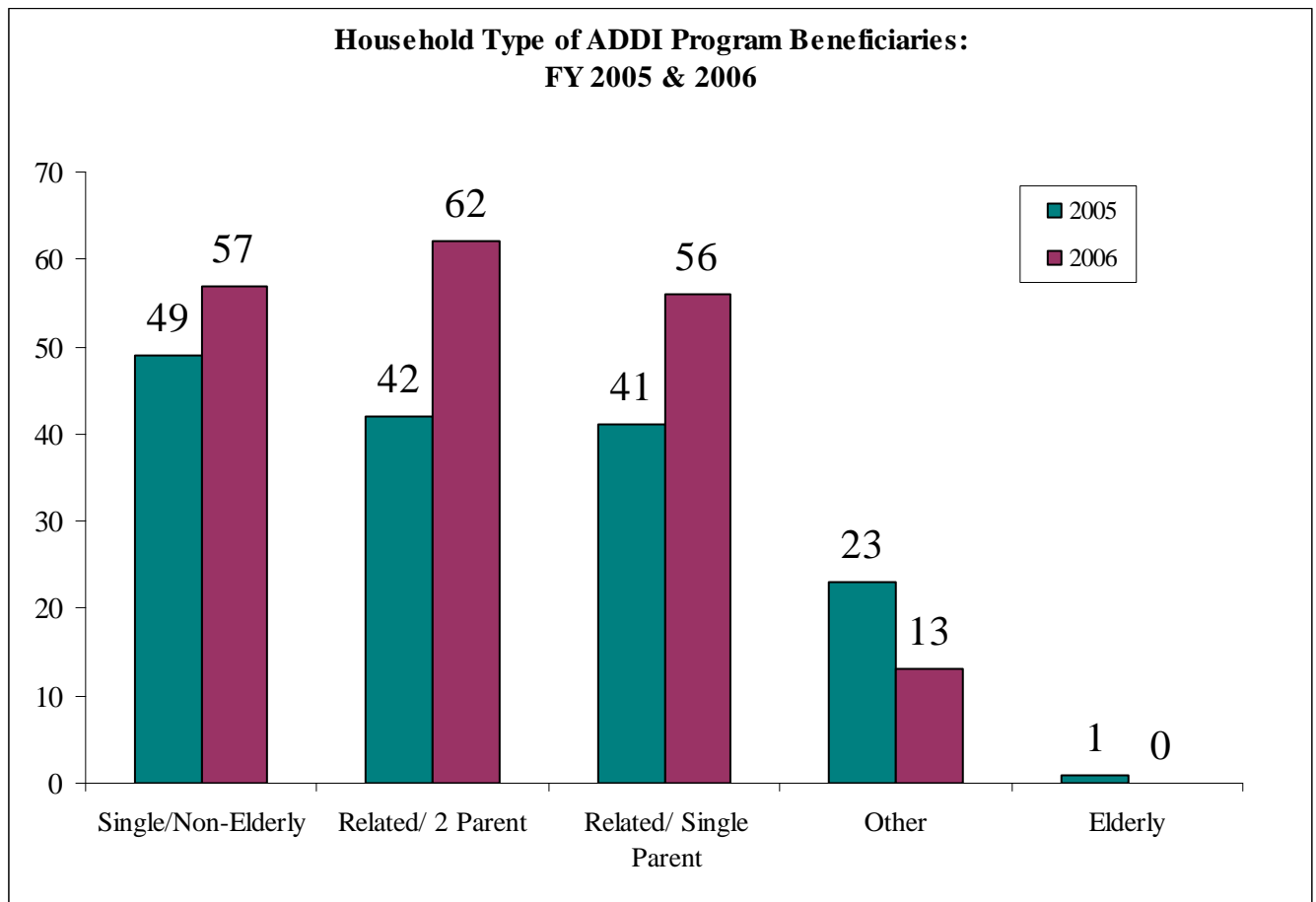
Race	East		Middle		West		Total			% of Total
	2005	2006	2005	2006	2005	2006	2005	2006	Grand	
White Non-Hispanic	76	95	50	62	3	4	129	161	290	84.30%
Black Non-Hispanic	4	5	12	11	9	6	25	22	47	13.66%
Asian	1	0	0	3	0	0	1	3	4	1.16%
American Indian	0	1	1	0	0	0	1	1	2	0.58%
Other Multi Racial	0	1	0	0	0	0	0	1	1	0.29%
TOTAL	81	102	63	76	12	10	156	188	344	100.00%
Hispanic	1	5	2	3	0	1	3	9	12	3.49%

**Income Groups by Racial/ Ethnic Characteristics of ADDI Households Served
FY 2005 & FY 2006**

Race	Very Low		Low		Total			% of Total
	2005	2006	2005	2006	2005	2006	Grand	
White Non-Hispanic	41	43	88	118	129	161	290	84.30%
Black Non-Hispanic	6	2	19	20	25	22	47	13.66%
Asian	0	0	1	3	1	3	4	1.16%
Am. Indian/ Alaska Native	1	1	0	0	1	1	2	0.58%
Other Multi Racial	0	0	0	1	0	1	1	0.29%
TOTAL	48	46	108	142	156	188	344	100.00%
Hispanic	1	4	2	5	3	9	12	3.49%

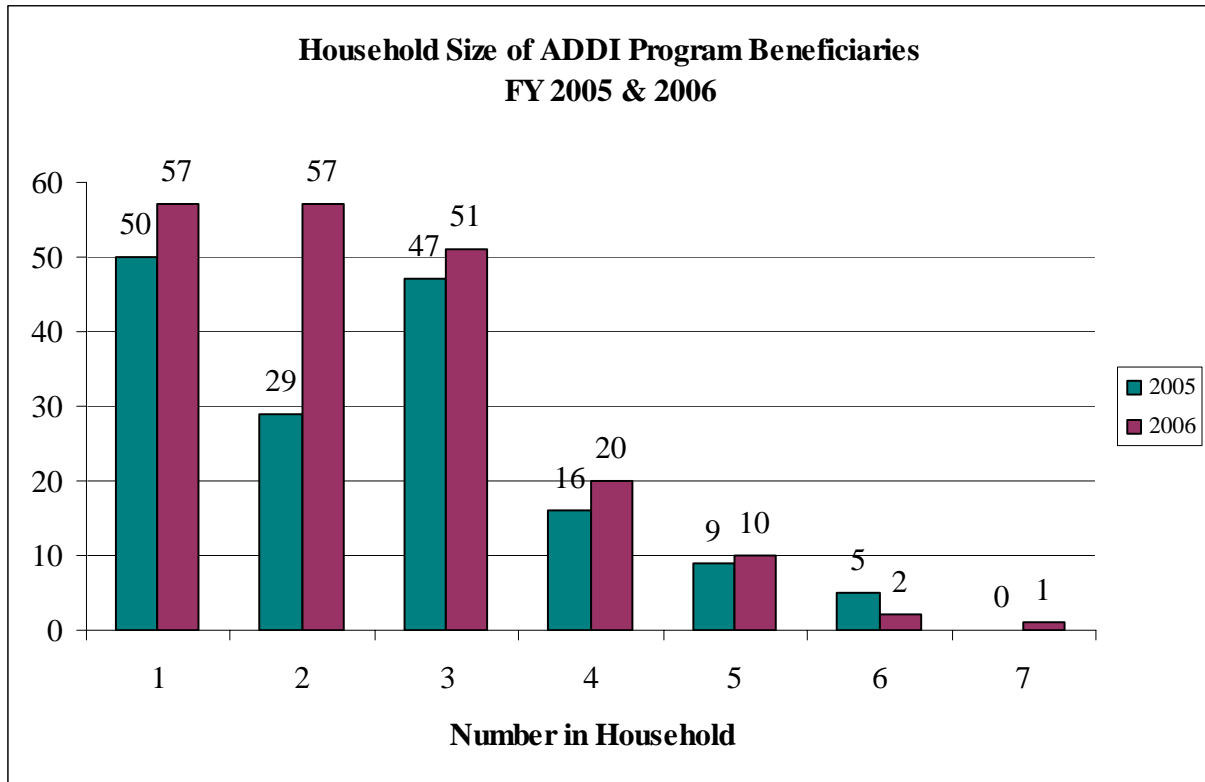
Household Type

The household type with the largest number of beneficiaries during the period is single/ non-elderly (31%). The household type with the second highest number of beneficiaries represented is two parent (30%) followed by single parent (28%).



Household Size

Thirty-one percent of households in this analysis are 1-person. The second most frequent household size is 3-person (28%), followed closely by 2-person (25%).



List of All ADDI Partner Agencies

- Affordable Housing CDC
- Affordable Housing Resources, Inc.
- Aid to Distressed Families of Appalachian Counties (ADFAC)
- Area Relief Ministries
- Buffalo Valley, Inc.
- Challengers, Inc.
- Citizens for Affordable Housing, Inc.
- Clarksville-Montgomery County Regional Planning Commission
- Cleveland Bradley Housing Corp
- Clinch-Powell RC&D
- Columbia Housing Authority
- Community Housing Partnership
- Consumer Credit Counseling Service of East TN, Inc.
- Creative Compassion, Inc.
- Crossville Housing Authority
- Cumberland Regional Development Corp.
- Dominion Financial Management, Inc.
- East Tennessee Human Resource Agency
- Eastern Eight CDC
- First Tennessee Development District
- Foothills Community Development Corp.
- GAP Community Development Resource, Inc.
- Genesis House, Inc.
- Highland Rim Economic Corp.
- The Home Ownership Foundation #110
- Horizon Community Development Corp.
- Housing Development Corp. of the Clinch Valley
- The Housing Fund
- Jackson Housing Authority
- Kingsport Housing & Redevelopment Authority
- Knox Housing Partnership, Inc.
- Legal Aid Society of Middle TN and the Cumberland
- Life of Victory
- Memphis Housing Resource Center
- Michael Dunn Center, Inc.
- Mid-Cumberland Community Action
- Morgan Scott Project
- Mt. Calvary Community
- NIA Association, Inc.
- Residential Resources, Inc.
- Rural Development - Chattanooga Area
- Rural Development - Cookeville Area
- Rural Development - Covington Area
- Rural Development - Greeneville Area
- Rural Development - Jackson Area
- Rural Development - Knoxville Area
- Rural Development - Lawrenceburg Area
- Rural Development - Nashville Area
- Rural Development - Union City Area
- Scott-Morgan Community Development
- Servus CDC
- Southeast Tennessee Development District
- Southwest Tennessee Development District
- United Housing, Inc.
- Wilson County Civic League, Inc.
- Woodbine Community Organization
- Woodland Community Development Corp

Rural Housing Repair Program

Rural Housing Repair Program Beneficiary Analysis Fiscal Years 2005-2006

This section provides descriptive information on households receiving THDA assistance through the Rural Housing Repair Program during Fiscal Years 2005 and 2006. For the purposes of this report, a household is considered a Rural Housing Repair beneficiary when the project is complete. This analysis reports on beneficiaries whose projects were completed between July 1, 2004 and June 30, 2006.

This analysis reports on 397 households, 151 in FY 2005 and 246 in FY 2006, who received Rural Housing Repair assistance. The program, as a whole, has allocated \$3,485,978, with THDA's portion being \$1,013,938. Of the THDA portion, \$388,018 was allocated in FY 2005 and \$625,920 was allocated in FY 2006. Seventy-nine counties in Tennessee have had beneficiaries during this time period. West Tennessee has the largest proportion of beneficiaries (37%), followed by East Tennessee (33%), and finally Middle Tennessee (30%). Some patterns evident from the data will be discussed briefly.

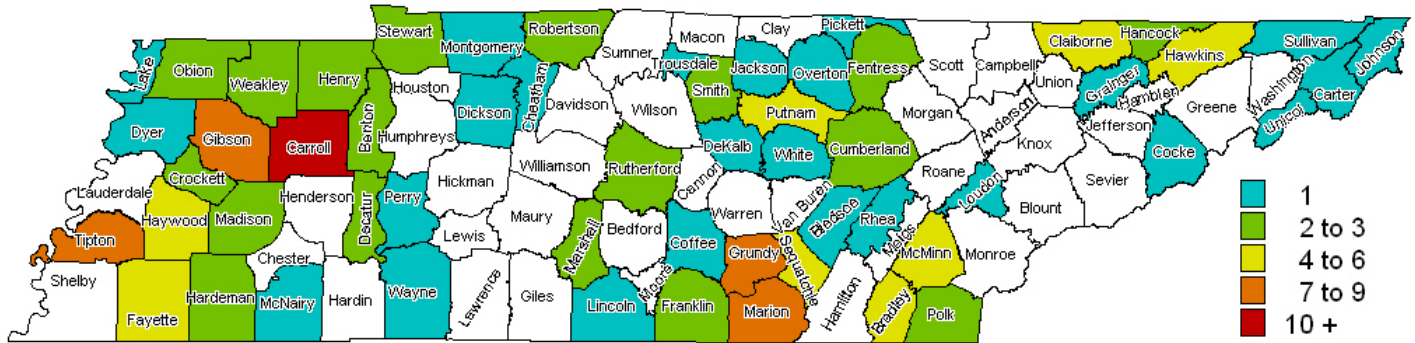
Location

All households are located in what would be considered "rural" areas, however twenty-one percent of the households in this analysis are located in counties that are classified as "urban". The county with the largest number of beneficiaries during the period is Grundy with 24 or 6%. The second largest is Claiborne with 21 or 5%.

Rural Housing Repair Program Households by Location FY 2005 & FY 2006

Location	2005	2006	Total	% of Total
Rural	110	202	312	79%
Urban	41	44	85	21%
Total	151	246	397	100%

Distribution of Rural Housing Repair Program Beneficiaries by County – FY 2005



Distribution of Rural Housing Repair Program Beneficiaries by County – FY 2006



Income Level

All of the households in this analysis are categorized as having a “very low” income level. This means that their annual income is 50% or less of the median annual income for their county.

Racial/Ethnic Characteristics

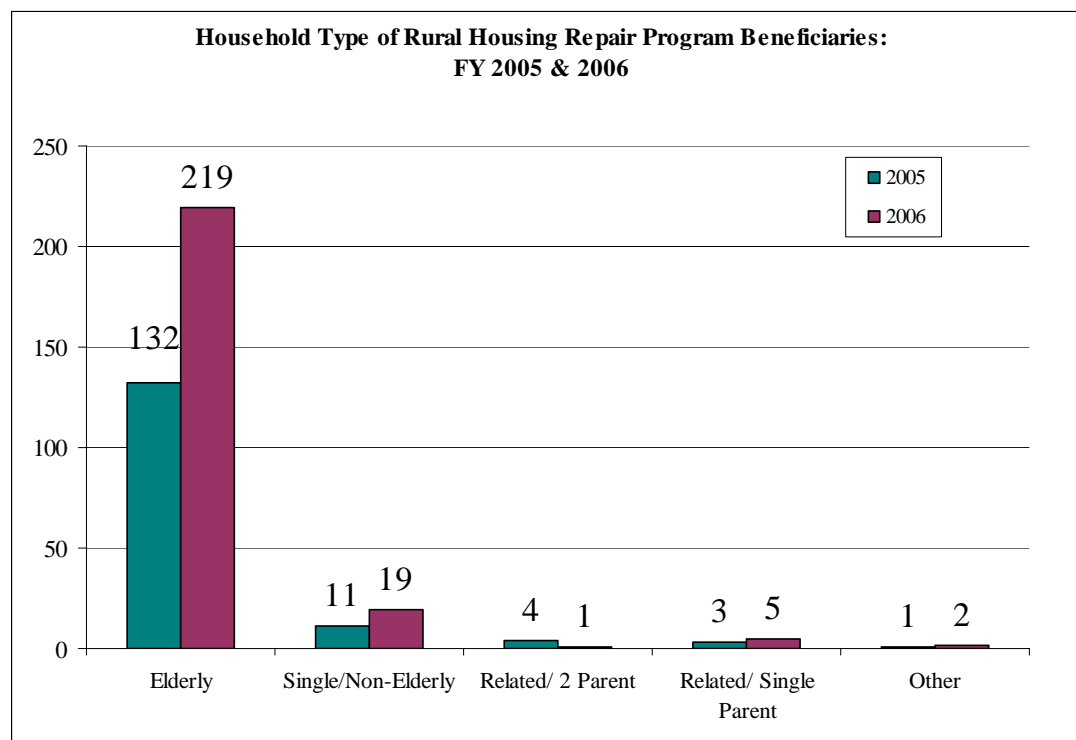
Sixty-six percent of the households represented in this analysis have a head of household who is white. Thirty-three percent of the households represented have a head of household who is African-American. The remaining 1% is made up of other minority groups, including Asians, and those identified as “Other Multi Racial”. Two percent are classified as Hispanic.

**Racial/ Ethnic Characteristics of Households Served
FY 2005 & FY 2006**

Race	East		Middle		West		Total			% of Total
	2005	2006	2005	2006	2005	2006	2005	2006	Grand	
White Non-Hispanic	45	77	39	65	18	18	102	160	262	65.83%
Black Non-Hispanic	0	9	5	10	43	65	48	84	132	33.17%
Asian	0	0	0	0	0	3	0	3	3	0.75%
Other Multi Racial	0	0	0	0	1	0	1	0	1	0.25%
TOTAL	45	86	44	75	62	86	151	247	398	100.00%
Hispanic	3	2	0	1	2	1	5	4	9	2.26%

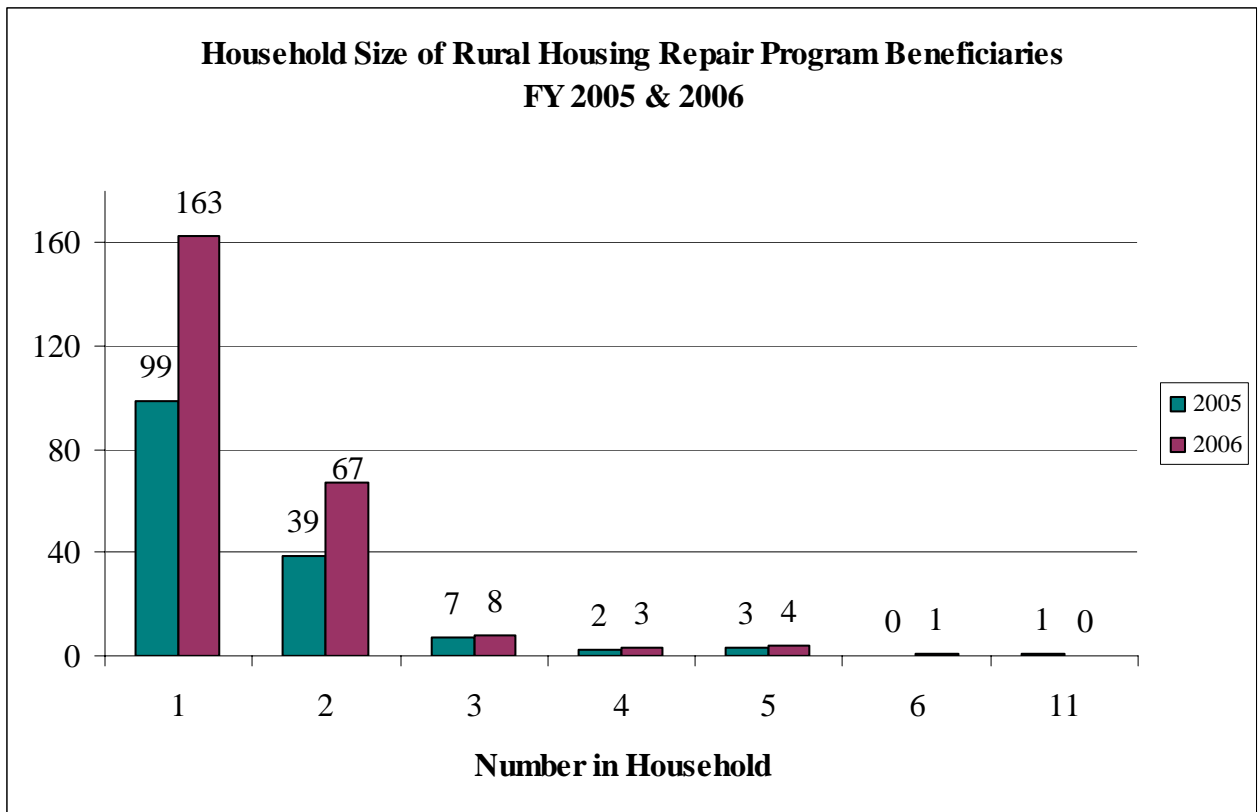
Household Type

The household type with the largest number of beneficiaries during the period is elderly households (88%). The household type with the second highest number of beneficiaries represented is single/non-elderly households (8%).



Household Size

Sixty-six percent of households in this analysis are 1-person households. The second most frequent household size is 2-person households (27%).



BUILD & CITC Programs

BUILD & CITC Program Beneficiary Analysis Fiscal Years 2005-2006

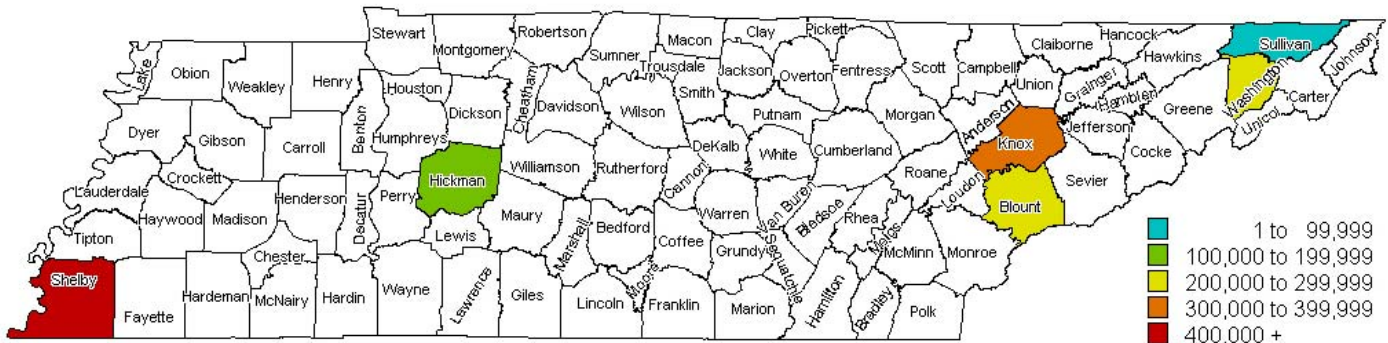
This section provides descriptive information on communities receiving THDA assistance through the BUILD and CITC programs during Fiscal Years 2005 and 2006. As no projects were completed during the time period specified, this analysis reports on projects that are currently on-going whose beneficiaries will be reported in later reports.

This analysis reports on 265 expected units, 50 in the BUILD Program and 215 in CITC, which have received funding. The programs, combined, have allocated \$6,430,082, BUILD's portion being \$1,500,000 and CITC's being \$4,930,082. Twenty-one counties in Tennessee have had beneficiaries during this time period. Middle Tennessee has the largest proportion of proposed beneficiaries (58%), followed by East Tennessee (31%), and finally West Tennessee (11%).

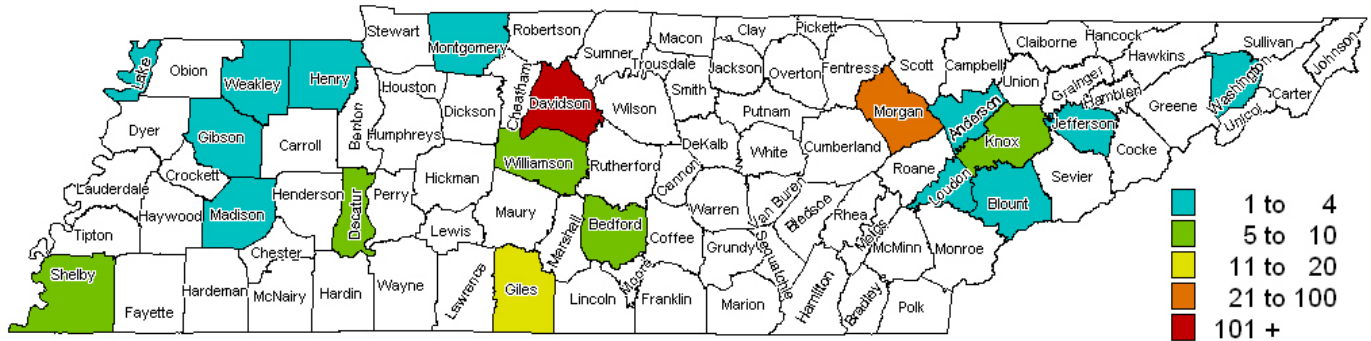
BUILD Units by County



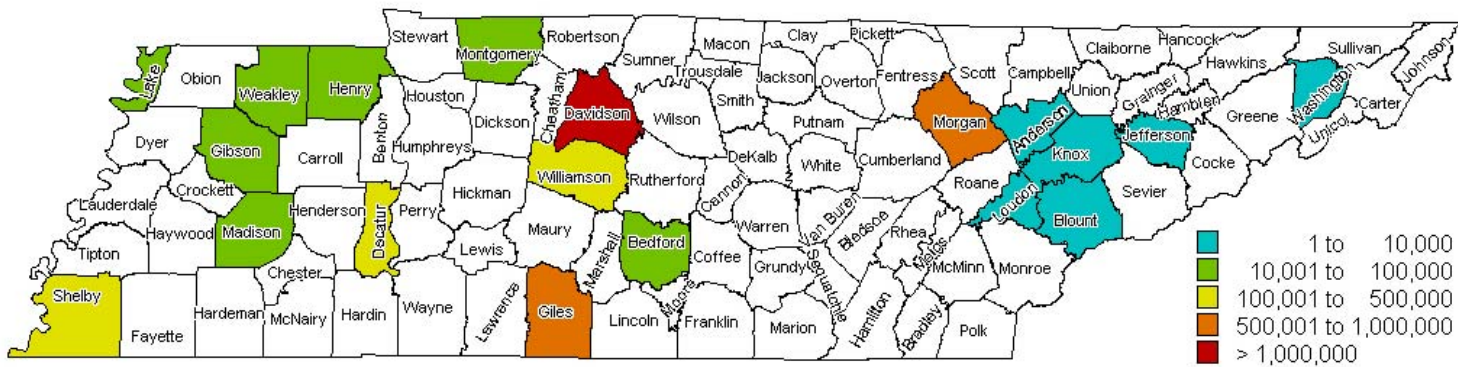
BUILD Dollars by County



CITC Units by County



CITC Dollars by County



List of All BUILD & CITC Partner Agencies

BUILD

- Buffalo Valley, Inc.
- Cooper Young Development
- Eastern Eight CDC
- Foothills CDC
- Knox Housing Partnership, Inc.
- Riverview Kansas CDC

CITC

- Affordable Housing Resources, Inc.
- Buffalo Valley, Inc.
- Community Housing Partnership
of Williamson County
- Cooper Young Development
- Frayser CDC
- Housing Development Corp. of the
Clinch Valley
- The Housing Fund
- Jackson Center for Independent Living
- Knox Housing Partnership, Inc.
- Urban Housing Solutions
- Welcome Home Ministries
- Welcome Home Ministries